

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-15615-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Susan C Massaro  
306 Talon Court  
Lawrence Township, NJ 08648

Social Security No.:

xxx-xx-7418

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on September 14, 2021.

Dated: September 15, 2021

JAN: kmm

Jeanne Naughton  
Clerk

In re:  
Susan C Massaro  
Debtor

Case No. 21-15615-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 15, 2021

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:**

Recip ID	Recipient Name and Address
db	+ Susan C Massaro, 306 Talon Court, Lawrence Township, NJ 08648-2534
cr	+ Eagles Chase at Lawrence Condominium Association., McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
519258812	+ AMEX, PO Box 1270, Newark, NJ 07101-1270
519281594	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519258813	+ Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
519258819	+ Choice Periodicals, 925B Peachtree Street NE, #715, Re: # 278489, Atlanta, GA 30309-3918
519258824	+ Eagles Chase Condo Assoc, c/o Executive Property Mngmt, PO Box 64148, Phoenix, AZ 85082-4148
519280088	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519258828	+ Lexus/Toyota, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
519258829	+ Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Re: TD/Target; DC 2320-21, Mount Laurel, NJ 08054-1725
519258833	+ Nissan-Infiniti, PO Box 660360, Dallas, TX 75266-0360
519306975	+ Oceanside Mortgage Company, P.O. Box 100077, Duluth, GA 30096-9377
519258834	+ Oceanside Servicing, 55 Main Street, Toms River, NJ 08753-7435
519258837	+ Radius Global Solutions, Re: Macys, PO Box 390905, Minneapolis, MN 55439-0905
519258838	+ Raymour & Flanagan, PO Box 130, Liverpool, NY 13088-0130
519258839	+ Raymour & Flanagan, PO Box 220, 7248 Morgan Road, Liverpool, NY 13090-4535
519267227	+ Raymour Flanagan, Simons Agency, POB 5026, Syracuse, NY 13220-5026
519258843	+ SRA Associates, Re: PNC, 112 W. Park Drive, Suite 200, Mount Laurel, NJ 08054-1261
519258840	+ Selip & Stylianou, 10 Forest Avenue, PO Box 914, Re: Synch; DC 3912-20, Paramus, NJ 07653-0914
519258844	+ Superlative RM, PO Box 967, Re: Crown Asset Mngmt; Comenity; BJs, Elk Grove, CA 95759-0967
519258847	+ TD Bank, PO Box 16027, Lewiston, ME 04243-9513
519258846	+ Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
519288540	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519258848	+ Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
519262814	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 15 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519258810	+ Email/Text: kristin.villneave@allianceoneinc.com	Sep 15 2021 20:28:00	Alliance One, Re: TD Bank, 1160 Centre Pointe Drive, Suite 1, Mendota Heights, MN 55120-1377
519258811	+ Email/Text: bnc@alltran.com	Sep 15 2021 20:28:00	Alltran Financial, PO Box 722929, Re: AMEX, Houston, TX 77272-2929
519258817	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 15 2021 20:37:00	Capital One Services, 15000 Capital One Drive,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Sep 15, 2021

Form ID: plncf13

Total Noticed: 59

			Richmond, VA 23238
519258814	+ Email/Text: cms-bk@cms-collect.com	Sep 15 2021 20:28:00	Capital Mngmt Services, 698 1/2 South Ogden Street, Re: Discover, Buffalo, NY 14206-2317
519258815	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 15 2021 20:37:06	Capital One, 1680 Capital One Drive, Mc Lean, VA 22102-3407
519258816	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 15 2021 20:37:06	Capital One (Lord & Taylor), PO Box 30285, Salt Lake City, UT 84130-0285
519267408	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 15 2021 20:37:02	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519258820	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2021 20:37:09	Citibank (Costco), PO Box 6500, Sioux Falls, SD 57117-6500
519258821	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 15 2021 20:28:00	Comenity Capital (BJ's), PO Box 182120, Columbus, OH 43218-2120
519258822	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 15 2021 20:28:00	Comenity Capital (Lane Bryant), PO Box 182120, Columbus, OH 43218-2120
519258830	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2021 20:36:56	Macys/AMEX, PO Box 9001108, Louisville, KY 40290
519280309	Email/Text: bnc-quantum@quantum3group.com	Sep 15 2021 20:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519258823	+ Email/Text: mrdiscen@discover.com	Sep 15 2021 20:28:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519263426	Email/Text: mrdiscen@discover.com	Sep 15 2021 20:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519258825	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:37:07	GEMB/Paypal Buyer Credit, PO Box 981064, El Paso, TX 79998-1064
519258826	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:37:07	GEMB/QVC, PO Box 981402, El Paso, TX 79998-1402
519258827	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 15 2021 20:28:00	IRS Insolvency Function, PO Box 724, Springfield, NJ 07081
519258818	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 15 2021 20:37:06	Chase Bank USA, 800 Brooksedge Blvd, Westerville, OH 43081
519305096	Email/PDF: resurgentbknofications@resurgent.com	Sep 15 2021 20:36:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519277030	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 15 2021 20:28:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519258831	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 15 2021 20:28:00	Midland Credit Mngmt., 350 Camino De La Reina, Suite 100, Re: Citibank; Synch, San Diego, CA 92108-3007
519258835	+ Email/PDF: cbp@onemainfinancial.com	Sep 15 2021 20:36:53	One Main Financial, PO Box 70912, Charlotte, NC 28272-0912
519261344	+ Email/PDF: cbp@onemainfinancial.com	Sep 15 2021 20:36:55	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
519258836	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2021 20:28:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
519306423	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2021 20:28:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519270661	Email/Text: bnc-quantum@quantum3group.com	Sep 15 2021 20:28:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519258841	+ Email/Text: clientservices@simonsagency.com	Sep 15 2021 20:28:00	Simons Agency, 4963 Wintersweet Drive, Re:

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Sep 15, 2021

Form ID: plncf13

Total Noticed: 59

519258842	+ Email/Text: newyork.bnc@ssa.gov	Sep 15 2021 20:28:00	Raymour & Flanagan, Liverpool, NY 13088-2176 Social Security Administration, 6401 Security Boulevard, Room 617, Altmeyer Building, Attn: Bankruptcy Section, Baltimore, MD 21235-0001
519258845	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:36:54	Syncb/Pay Pal, PO Box 960080, Orlando, FL 32896-0080
519303883	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:37:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519260807	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:37:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519299405	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 15 2021 20:37:09	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519258832	##+	Nationwide Credit, Re: QVC, PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Oceanside Mortgage Company bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
John Zimnis	on behalf of Debtor Susan C Massaro njbankruptcy@lax@aol.com.
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H Brosha	on behalf of Creditor Eagles Chase at Lawrence Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 5